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UNITED STATES BANKRUPTCY	COURT
DISTRICT OF NEW JERSEY	

Caption in Compliance with D.N.J. LBR 9004-1(b)
LAW OFFICES OF LEE M. PERLMAN
Lee M. Perlman, Esquire
Attorneys for Debtor
1926 Greentree Road, Suite 100,
Cherry Hill, NJ 08003
856-751-4224

Page 1 of 4

Order Filed on December 27, 2023 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 18-34290
Chapter: 13

Judge: Kaplan

ORDER REGARDING REQUEST FOR EXEMPTION FROM DEBTOR EDUCATION REQUIRED UNDER 11 U.S.C. § 727(a) (11) or 1328(g)(1)AND CERTIFICATE IN SUPPORT OF DISCHARGE REQUIREMENT

AS TO DEBTOR DANIEL HOLT ONLY

The relief set forth on the following page is **ORDERED**.

DATED: December 27, 2023

Honorable Michael B. Kaplan United States Bankruptcy Judge

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l'hi	natter having been presented by the debtor pursuant to 11 U.S.C. § 727(a)(11) or 1328(g)
(1),	nd for good cause shown, it is
ЭR	ERED that:
X	ne debtor's request is GRANTED; the debtor is hereby exempt from obtaining budget and edit counseling required under 11 U.S.C. § 727(a) (11) or 1328(g)(1) and filing a ertificate of Debtor Education and Cert in Support of Discharge.
	ne debtor's request for an exemption is DENIED; the debtor must obtain budget and credit bunseling from a United States Trustee approved credit counseling agency and file a <i>certificate of Debtor Education</i> on or before fourteen (14) days from the date the debtor's cition was filed or the case will be dismissed without further notice.
	hearing on this matter has been scheduled at the following date and time:
	Hearing Date/Time: Hearing Location:
	Courtroom:

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United States Bankruptcy Court District of New Jersey

Case No. 18-34290-MBK In re:

Daniel K Holt Chapter 13

Sandee E Larsen Debtors

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 2 Form ID: pdf903 Total Noticed: 1 Date Rcvd: Dec 27, 2023

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2023:

Recip ID Recipient Name and Address

Daniel K Holt, Sandee E Larsen, 882 Derry Drive, Toms River, NJ 08753-3581 db/jdb

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2023 /s/Gustava Winters Signature:

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2023 at the address(es) listed

below:

Name **Email Address**

Albert Russo

docs@russotrustee.com

Albert Russo

on behalf of Trustee Albert Russo docs@russotrustee.com

Aleisha Candace Jennings

on behalf of Creditor LoanCare LLC ajennings@raslg.com

Aleisha Candace Jennings

on behalf of Creditor Loancare LLC.. ajennings@raslg.com

Brian C. Nicholas

on behalf of Creditor Loancare LLC.. bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com

Brian C. Nicholas

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District/off: 0312-3 User: admin Page 2 of 2
Date Rcvd: Dec 27, 2023 Form ID: pdf903 Total Noticed: 1

on behalf of Creditor LoanCare LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com

Denise E. Carlon

on behalf of Creditor LoanCare LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Denise E. Carlon

on behalf of Creditor Loancare LLC.. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

John R. Morton, Jr.

on behalf of Creditor American Honda Finance Corporation administrator for Honda Lease Trust ecfmail@mortoncraig.com,

mortoncraigecf@gmail.com

Kevin Gordon McDonald

on behalf of Creditor Ditech Financial LLC kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com

Lee Martin Perlman

on behalf of Joint Debtor Sandee E Larsen ecf@newjerseybankruptcy.com

mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Lee Martin Perlman

 $on\ behalf\ of\ Debtor\ Daniel\ K\ Holt\ ecf@newjerseybankruptcy.com\ mcdoherty@ecf.courtdrive.com; hspivak@ecf.courtdrive.com$

Maria Cozzini

on behalf of Creditor LoanCare LLC mcozzini@sternlav.com

Marisa Myers Cohen

on behalf of Creditor Finance of America Reverse LLC nj-ecfmail@mwc-law.com jhillier@mwc-law.com

Shauna M Deluca

on behalf of Creditor LoanCare LLC sdeluca@hasbanilight.com, hllawpc@gmail.com

Sindi Mncina

on behalf of Creditor LoanCare LLC smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 17